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Statement submitted by Social Service Agency of the Protestant Church in Germany, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.

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Statement

Global Coalition for Social Protection Floors Statement

The Global Coalition for Social Protection Floors consists of more than 100 civil society organisations, non-governmental organizations and Trade Unions from all parts of the world, united in their motivation to realize social protection for all.

Intersecting Inequalities and Social Protection for Women

The empowerment of women and girls of all ages is essential for realizing the Sustainable Development Goals, and for this to be achieved their needs, rights and preferences at every stage of their lives must be considered.

Although gender equality and women's empowerment are increasingly prominent themes on the international policy agenda the diverse experiences and needs of women across the life course must be fully considered and women's human rights to income security through adequate and rights-based social protection need to be ensured.

The Global Coalition for Social Protection Floors therefore calls to the attention how social protection systems in many countries do not reach most workers, especially those in informal employment. Social protection systems have been designed around a male breadwinner model, assuming an uninterrupted and full-time career in the formal economy. This tends to penalise women, who are lower paid, disproportionately represented in precarious and informal work, and shoulder most unpaid care, resulting in substantially lower coverage rates and benefit levels.

Economic, social, cultural and gender-specific processes moreover affect the accumulation of assets and liabilities over a life-course, and ultimately social security entitlements. These intersecting inequalities often result in women arriving at older age with few economic, social and cultural assets to call upon, resulting in an urgent need for adequate social protection.

Recognising the gendered nature of life-courses and the inadequate coverage by many social protection systems around the world, the Global Coalition has set out recommendations on how to design and implement gender-responsive social protection systems that can mitigate and redress accumulated inequalities throughout the life-course.

The statement emphasises the importance of ensuring universal coverage in social protection schemes, in line with ILO standards. It stresses the need to guarantee adequate, comprehensive social protection floors, extend social protection schemes to workers in the informal economy and to those unable to work, and address gender bias within these schemes. The development of, and public investment in gender-responsive quality public services such as child care, health care and elder care services, is moreover essential.

Finally, a strategy to address gender inequalities in social protection must also include concerted action to reduce gender inequalities in the labour market and enable the transition from the informal to the formal economy as per ILO Recommendation 204.

Gendered Life-Courses and Social Protection Design

Gender gaps in social protection are the result of discriminatory, intersecting and cumulative inequalities that affect women throughout their lives and are being reinforced by a gender bias in the design of social protection systems.

Throughout their life women and men are exposed to different risks and vulnerabilities, which are often specific to their gender and related to gendered inequalities or discrimination. These inequalities stem from the accumulation of multiple and interconnected disadvantages, discrimination, inequalities and denial of rights that women experience across the life-course, such as education and wage differentials; women's disproportionate share of unpaid care work which limits their access to paid and decent work, culturally-specific gendered work norms; gendered productive and reproductive roles; mobility constraints and a lack of voice and agency. Because of a lifetime of economic disadvantage, particularly in the labour market, women end up with lower incomes, fewer assets and lower or no social security entitlements — ultimately exposing them to a higher risk of poverty.

The disproportionate share of unpaid care work done by women significantly affects their social protection entitlements. Globelly, women undertake 76 per cent of all unpaid care work. Women often interrupt their careers, work shorter hours, take on flexible and informal work, and remain outside the labour market altogether due to care responsibilities. Women are overrepresented in informal and precarious work. Women are paid less compared to men for doing work of equal value. Therefore, women's contributions to social security systems are significantly lower than men's, leading women to experience lower coverage rates and substantially lower benefit levels.

Gender differences in social security are particularly acute within contributory sysiems. Women are less likely than men to receive a pension, and if they do, they have considerably lower benefits. Even in countries where women enjoy broad access to pensions, their benefit levels are often only a fraction of men's.

Similarly, non-contributory social protection instruments, even when specifically aimed at women or girls such as conditional cash transfers, sometimes do not produce positive impact in terms of social and economic empowerment. On the contrary they might increase the care burden for women and reinforce gendered division of care and domestic work in the household. Moreover, they are mostly directed at extremely poor women and girls, and do not address the needs and vulnerabilities of women more broadly.

While gendered labour market and life course patterns lie at the roots of women's disadvantage in social protection systems, their impact can be magnified or mitigated by specific features of social security design. The conditions for entitlement, the links between benefits and past earnings, elements of redistribution, and the provision for widows and divorcees and indexation and retirement age all impact on gender inequality, especially in older age. For instance, the close link between contributory pensions and labour markets means that contributory pensions tend to replicate inequalities that women experience throughout their lives.

The existence of adequate, survivors' benefits as well as non-contributory social protection benefits, including social pensions, all play an important role in ensuring that women can access at least a basic pension and enjoy a minimum standard of living in old age. Non-contributory benefits can also be an effective way of recognising the value of women's non-remunerated work within the household and community.

Finally, a lack of quality, gender-responsive public services including childcare and long-term care for dependent relatives exacerbate unequal distributions of care work to the detriment of women's labour and social protection entitlements. Lack of care services, unaffordability, poor accessibility and low quality have all been shown to present significant barriers.

Recommendations for Members States to Strengthen Social Protection for Women

A package of measures is needed to address the root causes of gender gaps over the life-course, particularly with regards to gender inequalities in education, employment and care.

- Members States should ensure adequate, comprehensive social protection systems in line with ILO Convention 102 on Social Security and ILO Recommendation 202 on Social Protection Floors. In this regard, they should extend social protection floors, including social pensions, child benefits, paid maternity leave and survivors' benefits through a complementary mix of non-contributory, contributory and tax-based schemes.
- Members States should address gender-biased rules in contributory schemes, which disproportionately disadvantage women. Harmful rules such as long vesting periods in pension system should be phased out. In addition, reforms should include compensatory measures addressing gendered life-course inequalities, such as adequately crediting periods of care to address the unequal sharing of unpaid care.
- Members States should ensure adequate benefit levels of social protection benefits, including non-contributory benefits, to ensure income security for women. To the extent that older women rely more heavily on non-contributory pensions than men, the adequacy of these benefits is of major concern from a gender equality perspective.
- Members States should ratify and implement ILO Convention 183 on Maternity Protection. Safeguarding the health of expectant and nursing mothers and protecting them from job discrimination is a precondition for achieving genuine equality of opportunity and treatment for men and women at work. Moreover, paid parental leave for both women and men can allow for a more equal distribution of work and care responsibilities.
- Member States should support the development of gender-responsive quality public services and sustainable infrastructure including through the creation and formalization of jobs and enhancing pay and conditions in the care sector, and ensuring access to affordable and quality health services, childcare and long-term care and quality public education.
- Member States should take measures to address women's lower pay, job insecurity and underrepresentation in formal work, which ultimately reflect in lower social protection entitlements. This includes active labour policies, supporting the transition to the formal economy, and tackling the gender pay gap.
- Member States should take appropriate legislative, institutional and other measures to address harmful social and cultural practices in the context of gender roles.